

HVCU Rewards! Bonus Point Program Rules

1. Cardholders will earn HVCU Rewards! ("Points") for purchases of all eligible goods and services using the participating financial institution's (Hudson Valley Credit Union or HVCU) rewards card ("Card"). Points will be accumulated at the rate of:
 - One point per each one (1) dollar charged on the cardholder's Visa Platinum or Visa Platinum Rewards credit card.
 - Two points per each one (1) dollar charged on the cardholder's Visa Signature credit card.
 - One point per each five (5) dollars spent on the cardholder's debit card in signature-based transactions only.

Points are deducted for returns. No Points are earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, PIN-based transactions, foreign transaction currency conversion charges or insurance charges posted to Your Account. Contact HVCU for full details on the Program period dates during which You are eligible to earn Points.

2. Points can be used to order only the awards ("Award(s)") available in the current Program. You may select Awards from any level, as long as You have a sufficient number of Points available in Your Account as of the date Your redemption is processed. Point requirements assigned to any Award are subject to change from time to time without notice, and Awards may be substituted at any time. Should an Award be discontinued, it will be replaced with an Award of equal or greater value or, if no suitable substitute is available, You will be advised to make an alternative selection or Your Points may be returned to Your Account.
3. Your merchandise Award will usually be delivered by a commercial delivery service or the U.S. Postal Service within 4-6 weeks of processing Your order. Shipments cannot be made to a post office box. If You have an APO, U.S. eligible territory or international address, please contact HVCU Rewards! for details regarding merchandise options and shipments before ordering.
4. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. An Award received damaged or defective may be returned to the shipper for replacement within thirty (30) days of delivery. All parts, instructions, warranty cards and original packaging materials must be returned with the Award.
5. Applicable manufacturers' or providers' warranties, if any, will be included with Your Award. Warranty claims must be directed to the manufacturer or provider, as applicable. SPONSOR, ANY THIRD PARTY UTILIZED BY SPONSOR TO ADMINISTER THE PROGRAM ("Program Administrator") AND THEIR AFFILIATES, AND ANY ASSOCIATION OR ORGANIZATION OF WHICH YOUR SPONSOR IS A MEMBER IN CONNECTION WITH THE PROGRAM ("ASSOCIATION") MAKE NO AWARD, PRODUCT, OR MERCHANDISE REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF AWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM. THE PROGRAM ADMINISTRATOR AND ITS AFFILIATES WILL NOT BE LIABLE FOR ANY DEFECTS IN AWARDS OR DAMAGES RESULTING FROM USE OF ANY AWARDS PROVIDED THROUGH THE PROGRAM.
6. Points have no cash value. Points cannot be exchanged for cash or credit; used with any other offer, promotion, or discount; combined with cash to obtain any Awards; or, earned from or transferred to any

other credit and/or debit card, account, or rewards program, unless otherwise specified.

7. Your ScoreCard earnings statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. In the event You redeem unearned Points, Your Account may be charged for the actual cash difference between the cost of the Award redeemed and the net value of the actual Points available.
8. Your Account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise not available for Your use as a payment method) at the time Your order is received for processing. Sponsor reserves the right to suspend Your participation in the Program until the Account is in good standing.
9. Despite the Program's best efforts to ensure accuracy, printing and website errors may occasionally occur. The Program Administrator reserves the right to correct such errors at any time.
10. The Program may be modified, suspended, or cancelled, and the redemption value of already accumulated Points may be changed, at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications that affect Point accrual and/or expire Points based on the Point term, age, and expiration date of the selected options(s). Award orders must be received on or before the Program end and/or Point expiration date. Contact Your Sponsor for details on any current promotions affecting Point accrual or redemption options. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state, or local taxes.
11. You agree to hold the Program Administrator and its affiliates, any Association and any vendors or other providers associated with the Program harmless if Your Sponsor fails to meet its contractual or other obligations, resulting in Program interruption or termination prior to Your redemption of Points or receiving Your Awards. You also agree to hold the Program Administrator and its affiliates, Sponsor and Association harmless if a Program vendor or provider files for bankruptcy, or otherwise goes out of business after You have redeemed Your Points for an Award from the vendor or provider but before You receive or use the Award.
12. Certain restrictions may apply to travel certificates, tickets, and documents. Travel and other certificates are not exchangeable, refundable, transferrable, or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaced in the event of loss, destruction, or theft. Your Award will usually be delivered within 4-6 weeks of processing Your order but is not guaranteed. You may request travel certificates, tickets, and documents to be delivered by overnight carrier and agree to pay any associated additional delivery fees before shipment. You are responsible for any airline security fees and any surcharges or additional fees that may be imposed by the airlines or aviation authority and You must pay them by permissible credit and/or debit card at the time of the reservation booking. See the Program Web site for specific travel Award terms and conditions.
13. The Rules are subject to change at any time without notice. The most current version of these Rules is available on the Program website. Some Sponsors may choose to add additional local rules and opportunities. Please ask Your Sponsor to see if such local rules are applicable to Your participation in the

Program.

14. The Program Administrator shall resolve all questions of what constitutes a Qualifying Transaction. All such resolutions or determinations by the Program Administrator are final. The use of Your Account following receipt of these Rules will indicate Your agreement to these Rules.
15. If the Rewards Customer elects to link his or her FIS Loyalty participating Payment Card to a fuel providers proprietary rewards program, the accounts will be linked for future Reward Transactions and that Rewards Customer will not have the option to opt-out of combining his/her points balance at the time of each corresponding Reward Transaction. Please refer to the fuel providers own terms and conditions in regard to their proprietary programs.